

WELCOME TO MONEY SMART DAY

2023



moneysmartday.gmu.edu

FAIRFAX COUNTY SILVER SHIELD

Anti-Scam Campaign

Presented by

Melissa Smarr MPA, CPM

Branch Chief and Code Specialist III

Fairfax County Government



Fairfax County Silver Shield *** Anti-Scam Campaign

Presenter Background:

Melissa Smarr MPA, CPM
Branch Chief and Code Specialist III
Fairfax County Government
Land Development Services
Permits and Code Administration
Post Occupancy Enforcement and Public Outreach

- Lifelong Northern Virginia resident
- Has worked for Fairfax County Government for 20 years.
- In 2010, promoted to branch chief and manages building code complaints, unlicensed contractor complaints, and conducts public outreach events.
- Facilitator of the multi-agency initiative, the Silver Shield Anti-Scam Campaign, which focuses on educating residents about how they can protect themselves from scammers.
- Graduate of Virginia Tech, where she earned a Bachelor's degree in Consumer Studies, a Bachelor's degree in Human Development, and a Master's degree in Public Administration.



DID YOU KNOW?

Nationally, 11 percent of adults – more than 25 million people – were victims of scams during a one-year study period according to the Federal Trade Commission.



TOP SCAMS OF 2022



TOP SCAMS OF 2022



EMERGING SCAMS FOR 2023-AARP

1. Cryptocurrency-romance scam

- Crooks combine crypto scams with old-fashioned romance scams, posing as internet love interests so they can cajole their targets into downloading an app and investing in fake crypto accounts. “They claim that they’re even putting some of their own money into your fund,” explains former Federal Trade Commission official Steve Baker, who publishes the Baker Fraud Report. While the app displays data that seems to show your wealth growing, criminals are just taking your money.
- **How to stay safe:** Carefully scrutinize any investment opportunity, even if you think you’re a sophisticated investor. “People think it’s not going to happen to them, but it is happening to many, which is why you have to keep your guard up,” Nofziger says.



SCAMS CONTINUED....

- **2. Payday loan scam**
- Criminals exploit the inflation squeezing workers by offering fake payday loans that they claim will help people settle their bills, according to Nofziger. Loan applicants are told they'll need to prepay a fee. The money goes into the crooks' pockets, and the applicant gets nothing.
- **How to stay safe:** Be wary of anyone who asks you to pay any sort of loan fee with a gift card or some other nontraceable form of payment.



SCAMS CONTINUED....

- **3. One-time password (OTP) bot scam**
- Credit reporting company Experian warns that scammers utilize bots — automated programs — to deceive people into sharing the two-factor authentication codes sent to them via text or email from financial institutions (or from companies such as Amazon). The bot will make a robocall or send a text that appears to come from a bank, asking you to authorize a charge, then it asks you to enter the authentication code you've just been sent if the transaction isn't yours. It's actually the bot that's trying to log into your bank account, and it wants the code that the bank sent to you as a precaution, so it can get in.
- **How to stay safe:** Never share authentication codes, or provide other information, in response to an unsolicited phone call or text.



SCAMS CONTINUED....

- **4. Student loan forgiveness scam**
- The Biden administration's plan to forgive student loans faces an uncertain future after being tied up in the courts, but that hasn't stopped scammers from trying to take advantage of people who may not have heard it's on hold. They've built phony application sites aimed at stealing applicants' Social Security numbers and bank information, and sometimes they contact targets by phone, pressuring them into applying and charging a fee for their help. The scam still has legs, "because there's so much debt that people are carrying and they're looking for a way to get rid of it," explains Michael Bruemmer, vice president of the data breach group and consumer protection at Experian.
- **How to stay safe:** Go to the [Department of Education's student aid website](#) to keep track of the proposed forgiveness program's status.



SCAMS CONTINUED....

- **5. Puppy purchase scam**
- Scammers try to exploit dog lovers by offering cute puppies for sale on the web. In one instance documented by the BBB, a woman paid \$850 for a Dalmatian puppy, only to receive additional requests for money — first \$725 for travel insurance for the dog, then \$615 for a special crate. In the end, the buyer lost \$2,200 and never got the puppy — [which didn't actually exist](#)
- **How to stay safe:** Go to an animal shelter and check out the dogs available there, before you search online. If you spot a puppy you like on a website, do a reverse image search to make sure it's not a photo stolen from some other site. Insist on seeing the pet in person before paying any money.



SCAMS CONTINUED....

- **6. Check washing scam**
- Though other payment modes are replacing them, checks are still used often enough for scammers to exploit. One trick is “check washing,” in which crooks steal checks from mailboxes and bathe them in household chemicals to erase the original name and dollar amount, leaving blank spaces they can fill in. It’s possible to convert a \$25 check to one for thousands of dollars.
- **How to stay safe:** The U.S. Postal Inspection Service recommends depositing your outgoing mail in blue collection boxes before the day’s last pickup, so it doesn’t sit for as long. At home, avoid leaving mail in your own mailbox overnight, and have your mail held by the post office or picked up by a friend or neighbor if you’re going to be away.



SCAMS CONTINUED....

- **7. Free-gift QR code scam**
- This is a variation on a basic [QR code scam](#) that the FBI warned about: Scammers put fake codes over real ones to exploit the convenience of the barcodes people scan into their phones to see restaurant menus or make payments. Experian's Bruemmer says scammers may call and say they're going to send a QR code to your phone, so you can receive a free \$100 gift card. In reality, the QR code may take you to a malicious website.
- **How to stay safe:** If you receive a QR code out of the blue, contact the person or company that supposedly sent it, to make sure it is for real. Use a phone number you know is authentic.



SCAMS SOURCES

- <https://www.aarp.org/money/scams-fraud/info-2023/top-scammer-tactics-2023.html>
- <https://www.ftc.gov/news-events/news/press-releases/2023/02/new-ftc-data-show-consumers-reported-losing-nearly-88-billion-scams-2022>
- <https://www.aging.senate.gov/imo/media/doc/Fraud%20Book%202021.pdf>
- <https://consumer.ftc.gov/consumer-alerts/2023/02/top-scams-2022#:~:text=Here%20are%20some%20highlights%20from,reported%20losses%20of%20%242.6%20billion.>



SCAMS AFTER DISASTERS



COMMON SCAMS AFTER DISASTERS

- Contractor Solicitation
 - ▶ Say no to door-to-door solicitation
 - ▶ Hire a contractor that you know
 - ▶ Don't give any deposits for work before the repair can begin
- Insurance Fraud
 - ▶ Don't give anyone your insurance information
 - ▶ Ensure your insurance approves the repairs before they begin
 - ▶ Always get a contract and written estimate for repairs
- Charity Scams
 - ▶ Donate to charities you know and trust



REPORTING SCAMS RELATED TO DISASTERS



Anonymous & Confidential

- ▶ The National Center for Disaster Fraud (NCDF)
- ▶ Calls can be made anonymously and confidentially to the National Center for Disaster Fraud.
- ▶ Since 2005, NCDF has received:
 - ▶ 70,000 complaints involving over 50 natural and man-made disasters.
 - ▶ There were over 1,300 disaster fraud cases for Hurricane Katrina alone.



CORONAVIRUS RELATED SCAMS



COVID-19 SCAMS

- Seniors fear becoming ill and are completely isolated from world
- Examples
 - ▶ Posing as officials to schedule you for a vaccination
 - ▶ Posing as government or non-profit officials to get personal information
 - ▶ Purchase of miracle drugs that will cure the disease,
 - ▶ Even items have been mailed to the victim.
 - ▶ Don't take medication that is not prescribed by your doctor
- Source: The United States Postal Inspection Service



SCAMS CONTINUED....

2: COVID-19 vaccination card scams

- Many who got a COVID vaccine posted selfies on social media showing off their vaccination card. Scammers immediately pounced.
- **The scheme:** “With your full name, birth date and information about where you received your shot, scammers have valuable data for identity theft, breaking into your bank accounts, getting credit cards in your name and more,” Hutt says.
- **How to avoid:** If you want to inform friends and family that you got your shots, a selfie with a generic vaccine sticker will suffice. “Or use a Got My Vaccine profile picture frame on social media,” Florida Attorney General Ashley Moody suggests. And review your social media security settings to choose who can see your posts.



SHOPPING SCAMS



10 SCAMS OCCURRING WHILE ONLINE SHOPPING

- Sham order confirmations
- Bogus shipping notices
- Shady email scams
- Cloned websites
- Disappearing packages
- Fake charities
- Unreal relatives in distress
- Sob stories on social media
- Phony classified ad listings
- Intercepted data
- Source: money.usnews.com/money/personal-finance/articles/online-shopping-scams-to-avoid-this-holiday-season



SCAMS CONTINUED....

- **3: Phony online shopping websites**

- Phony retail websites aren't new, but they look more real today than ever before. “Fake sites are using photos from real online retailers and mimicking their look and feel,” Hutt says.
- **The scheme:** You click on an ad online or on social media, see stuff you like at a great price, enter your credit card info ... and never receive a product. “Or you receive a lower-quality item shipped directly from an overseas seller,” Hutt says.
- **How to avoid:** Never click on an ad to go to a retailer's website. Instead, bookmark the URLs of trusted shopping websites you visit frequently and use those, suggests Tyler Moore, professor of cybersecurity at the University of Tulsa. “Don't bother with trying to figure out whether the web address is real. Attackers adapt and change them frequently.”
- If you're considering buying from a new site, first check online reviews as well as the company's track record via the Better Business Bureau's online directory (bbb.org).



PROTECT YOURSELF WHILE YOU SHOP

- Make a list and a budget
- Do your research
- Look for the best deals
- Keep track of your purchases
- Give gifts, not personal information
- Source: Federal Trade Commission: [FTC's tips for happy holiday shopping](#)



WHAT CAN YOU DO?



TIPS TO PROTECT YOURSELF FROM SCAMS

- You do not have to answer the telephone. You have the control and power to use this option.
- You do not have to answer the door.
- If something sounds too good to be true, then it probably is.
- If you are unsure about what you are being told, you can contact:
- Fairfax County Consumer Affairs: 703-222-8435
- Possible non-emergency crime reporting, please contact the Fairfax County Police Department at 703-691-2131





GET
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The 6th Annual Scam Jam!

Get the Knowledge to Spot and Avoid Scams and Fraud

Learn the **red flags** to spot scams and report fraud and listen to an incredible story told by a romance scam survivor at Scam Jam, held at OLLI Mason and Zoom.

Sat, April 29, 2023

9 a.m. - 12 p.m.

The Osher Lifelong Learning Institute at George Mason University

4210 Roberts Road
Fairfax, VA 22032



To register for this event, visit aarp.org/FairfaxScamJam or scan the QR code above.

QUESTIONS?

BEFORE YOU GO....

Share in the chat what you found most useful or informative about this session!



thank you

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teşekkür ederim
gracias
sukriya kop khun krap
merci

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